

Information to identify the case:

Debtor 1	<u>Veronica Burr</u>	Social Security number or ITIN	xxx-xx-1079
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 13-10731-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Veronica Burr

5/4/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Veronica Burr
 Debtor

Case No. 13-10731-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 53

Date Rcvd: May 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2018.

db
 513611097 +Veronica Burr, PO Box 1325, Burlington, NJ 08016-0925
 513737243 +Chase Home Finance, PO Box 78420, Phoenix, AZ 85062-8420
 514510739 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
 514499181 +JPMorgan Chase Bank, 700 Kansas Lane, Monroe, LA 71203-4774
 513611114 +JPMorgan Chase Bank, National Association, c/o Zucker Goldberg & Ackerman,
 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
 513984722 +Merchantile Solution, c/o Creditors Interchange Receivable Mgm, 165 Lawrence Bell Drive,
 Williamsville, NJ 14221-7900
 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of the Treasury,
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 513611119 State of New Jersey, Division of Taxation, PO Box 445, Trenton, NJ 08695-0445

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg

E-mail/Text: usanj.njbankr@usdoj.gov May 04 2018 23:05:41 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 04 2018 23:05:40 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513611087 +E-mail/Text: mary.stewart@abcofcu.org May 04 2018 23:06:05 ABCO Federal Credit Union,
 PO Box 247, Rancocas, NJ 08073-0247
 513611089 +EDI: AMEREXPR.COM May 05 2018 02:58:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 513611088 EDI: AMEREXPR.COM May 05 2018 02:58:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270
 513827573 EDI: BECKLEE.COM May 05 2018 02:58:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 513611091 EDI: BANKAMER.COM May 05 2018 02:58:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886-5019
 513611092 EDI: BANKAMER.COM May 05 2018 02:58:00 Bank of America, PO box 982238,
 El Paso, TX 79998
 513611086 EDI: BANKAMER.COM May 05 2018 02:58:00 AAA Financial Services, PO Box 15019,
 Wilmington, DE 19886-5019
 513611122 EDI: BANKAMER.COM May 05 2018 02:58:00 World Points/ Bank of America, PO Box 15019,
 Wilmington, DE 19886-5019
 513611094 +EDI: CHASE.COM May 05 2018 02:58:00 Bank One/Chase, PO Box 15298,
 Wilmington, DE 19850-5298
 513611100 EDI: CITICORP.COM May 05 2018 02:58:00 Citi Cards, PO Box 182564,
 Columbus, OH 43218-2564
 513611101 EDI: CITICORP.COM May 05 2018 02:58:00 Citi Cards, PO Box 183113,
 Columbus, OH 43218-3113
 513611090 EDI: CITICORP.COM May 05 2018 02:58:00 AT&T Universal Card, PO Box 182564,
 Columbus, OH 43218-2564
 513611095 EDI: CAPITALONE.COM May 05 2018 02:58:00 Capital One Bank, PO Box 70884,
 Charlotte, NC 28272-0884
 513772283 EDI: BL-BECKET.COM May 05 2018 02:58:00 Capital One NA, c/o Becket and Lee LLP,
 POB 3001, Malvern PA 19355-0701
 513611096 +EDI: CHASE.COM May 05 2018 02:58:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 513611098 +EDI: CHASE.COM May 05 2018 02:58:00 Chase/Bank One, PO Box 15298,
 Wilmington, DE 19850-5298
 513611099 +EDI: CHASE.COM May 05 2018 02:58:00 Chase/Bank One, PO Box 15299,
 Wilmington, DE 19850-5299
 513611102 +EDI: LTDFINANCIAL.COM May 05 2018 02:58:00 Citibank NA, c/o LTD Financial Services,
 7322 Southwest Freeway Ste 1600, Houston, TX 77074-2134
 513611103 +EDI: CITICORP.COM May 05 2018 02:58:00 Citicards CBNA, 701 E 60th Street,
 Sioux Falls, SD 57104-0432
 513633642 +EDI: TSYS2.COM May 05 2018 02:58:00 Department Stores National Bank/Macy's,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 513611105 EDI: DISCOVER.COM May 05 2018 02:58:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
 513624020 EDI: DISCOVER.COM May 05 2018 02:58:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 513611107 +EDI: PRA.COM May 05 2018 02:58:00 GE Capital Retial Bank, c/o Portfolio recovery,
 120 Corporate Blvd, Norfolk, VA 23502-4952
 513611108 EDI: RMSC.COM May 05 2018 02:58:00 GEGRB/JC Penney, PO box 965001,
 Orlando, FL 32896-5001
 513611109 +EDI: RMSC.COM May 05 2018 02:58:00 GEGRB/Sams, PO Box 965005, Orlando, FL 32896-5005
 513611110 EDI: IRS.COM May 05 2018 02:58:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346
 513611111 EDI: RMSC.COM May 05 2018 02:58:00 JC Penney, PO Box 960090, Orlando, FL 32896-0090
 513909691 EDI: JEFFERSONCAP.COM May 05 2018 02:58:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 513611112 EDI: CBSKOHL'S.COM May 05 2018 02:58:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
 513611113 EDI: TSYS2.COM May 05 2018 02:58:00 Macy's, PO Box 183083, Columbus, OH 43218-3083

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 53

Date Rcvd: May 04, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513935163 EDI: PRA.COM May 05 2018 02:58:00 Portfolio Recovery Associates, LLC,
c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
513934995 EDI: PRA.COM May 05 2018 02:58:00 Portfolio Recovery Associates, LLC,
c/o Jc Penny Credit Card, POB 41067, Norfolk VA 23541
513934994 EDI: PRA.COM May 05 2018 02:58:00 Portfolio Recovery Associates, LLC,
c/o Sams Club Personal Cred, POB 41067, Norfolk VA 23541
513935201 EDI: PRA.COM May 05 2018 02:58:00 Portfolio Recovery Associates, LLC, c/o Sears,
POB 41067, Norfolk VA 23541
513934996 EDI: PRA.COM May 05 2018 02:58:00 Portfolio Recovery Associates, LLC, c/o Us Bank,
POB 41067, Norfolk VA 23541
513935202 EDI: PRA.COM May 05 2018 02:58:00 Portfolio Recovery Associates, LLC, c/o Wal-mart,
POB 41067, Norfolk VA 23541
513611115 EDI: SEARS.COM May 05 2018 02:58:00 Sears Credit Cards, PO Box 183081,
Columbus, OH 43218-3081
513611116 +EDI: SEARS.COM May 05 2018 02:58:00 Sears/SBNA, PO Box 6282, Sioux Falls, SD 57117-6282
513611117 EDI: CITICORP.COM May 05 2018 02:58:00 Shell, Processing Center,
Des Moines, IA 50367-0400
513637711 +E-mail/Text: bncmail@w-legal.com May 04 2018 23:05:48 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
513611120 EDI: WTRNBANK.COM May 05 2018 02:58:00 Target, Retailers National Bank, PO Box 59231,
Minneapolis, MN 55459-0231
513611121 EDI: USBANKARS.COM May 05 2018 02:58:00 US Bank, Recovery Department,
Attn: Tamara Lockridge, PO Box 790084, Saint Louis, MO 63179-9855
513739268 EDI: RMSC.COM May 05 2018 02:58:00 Walmart, PO Box 530927, Atlanta GA 30353-0927
TOTAL: 45

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513611093* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)
513611106* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Exxonmobil, Processing Center, Des Moines, IA 50361-0001)
513611104* +Citicards CBNA, 701 E 60th Street, Sioux Falls, SD 57104-0432
513611118* Shell, Processing Center, Des Moines, IA 50367-0400

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlson on behalf of Creditor JPMorgan Chase Bank, National Association
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Eric Clayman on behalf of Debtor Veronica Burr jenkins.clayman@verizon.net
Jeffrey E. Jenkins on behalf of Debtor Veronica Burr jenkins.clayman@verizon.net,
jenkins.clayman@verizon.net
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bankruptcy@feinsuch.com
Stephanie F. Ritigstein on behalf of Debtor Veronica Burr jenkins.clayman@verizon.net
Tammy L. Terrell on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bankruptcy@feinsuch.com

TOTAL: 9